



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [WINTRUST FINANCIAL CORPORATION](#)

**City/State** [ROSEMONT, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [50,968,518](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [15](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[9700 WEST HIGGINS ROAD](#)  
[ROSEMONT, IL 60018](#)

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## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	49,588,471			45,405,713			46,764,308			41,263,905			33,224,627		
Net income (\$000) .....	221,904			258,257			466,151			292,990			355,697		
Number of BHCs in peer group .....	132			131			130			128			125		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.58	2.67	36	2.39	2.65	28	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54
+ Non-interest income .....	1.12	0.96	65	1.38	1.11	69	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57
- Overhead expense .....	2.31	2.17	66	2.50	2.24	71	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61
- Provision for credit losses .....	0.10	0.09	63	-0.27	-0.15	31	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65
+ Securities gains (losses) .....	0	0	77	0	0.01	65	0	0.01	61	0	0.02	29	0	0.01	59
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	15	0	0	42
= Pretax net operating income (tax equivalent) .....	1.24	1.40	34	1.55	1.79	35	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40
Net operating income .....	0.89	1.06	31	1.14	1.36	28	1	1.26	21	0.71	0.81	34	1.07	1.19	33
Net income .....	0.89	1.06	31	1.14	1.35	28	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18				1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3	3.12	37	2.95	3.14	36	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61
Interest expense .....	0.27	0.24	69	0.39	0.27	77	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55
Net interest income (tax equivalent) .....	2.73	2.88	35	2.55	2.85	27	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.07	0.08	57	0.09	0.13	46	0.06	0.11	44	0.13	0.27	38	0.20	0.21	57
Earnings coverage of net loan and lease losses (X) .....	26.72	-9.51	57	20.17	4.52	59	27.38	39.72	60	14.35	22.91	55	10.77	24.40	42
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.68	1.17	12	0.79	1.39	14	0.71	1.23	15	0.99	1.58	15	0.58	0.83	29
Allowance for loan and lease losses / Total loans and leases .....	0.67	1.15	15	0.77	1.37	12	0.70	1.20	16	0.96	1.55	13	0.58	0.81	29
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.28	0.41	34	0.29	0.63	19	0.20	0.49	16	0.40	0.71	24	0.44	0.57	38
30–89 days past due loans and leases / Total loans and leases .....	0.57	0.32	82	0.34	0.27	71	0.74	0.32	87	0.60	0.39	78	1.09	0.43	89
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	1.79	3.09	51	1.29	-1.82	65	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23
Net short-term noncore funding dependence .....	-3.04	-1.79	36	-4.33	-8.21	59	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30
Net loans and leases / Total assets .....	73.28	61.60	77	72.04	59.81	84	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.83	9.08	43	8.19	9.11	24	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20
Holding company equity capital / Total assets .....	9.28	10.04	36	9.28	10.88	25	8.97	10.71	24	9.13	11.16	21	10.08	12.43	23
Total equity capital (including minority interest) / Total assets .....	9.28	10.14	34	9.28	11.01	23	8.97	10.82	22	9.13	11.29	19	10.08	12.57	22
Common equity tier 1 capital / Total risk-weighted assets .....	9	11.90	4	9	12.69	1	8.55	12.42	1	8.82	12.38	2	9.22	12.17	4
Net loans and leases / Equity capital (X) .....	7.90	6.22	81	7.76	5.51	87	7.87	5.53	90	8.03	5.58	89	7.33	5.21	85
Cash dividends / Net income .....	23.85	34	31	19.09	25.30	37	21.16	28.27	35	29.31	42.30	35	18.30	33.12	25
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	9.05	7.91	67	7.35	9.29	50	11.23	10.50	65	23.14	16.68	71	17.16	9.26	82
Equity capital .....	8.96	-0.29	78	8.74	9.31	62	9.30	7.46	72	11.51	6.99	76	12.97	10.49	73
Net loans and leases .....	10.93	11.87	56	5.41	0.79	77	7.08	3.36	70	22.25	9.07	84	12.95	9.10	73
Noncore funding .....	-12.84	10.50	28	-7.21	-23.76	73	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	12.04	11.61	63	13.64	11.05	71	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73
Equity investment in subsidiaries / Equity capital .....	107.26	103.92	70	107.90	103.07	78	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92
Cash from ops + noncash items + op expense / Op expense + dividends .....	62.59	116.54	31	116.68	130.64	49	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	606,742	564,685	1,143,563	1,141,851	1,222,207	7.45	48.08
Income from lease financing receivables.....	11,663	11,607	22,779	35,951	18,930	0.48	348.75
Fully taxable income on loans and leases.....	614,702	573,282	1,160,264	1,169,313	1,226,276	7.23	50.35
Tax-exempt income on loans and leases.....	3,703	3,010	6,078	8,489	14,861	23.02	6.10
Estimated tax benefit on income on loans and leases.....	991	793	1,608	2,235	3,927	25.05	-43.37
Income on loans and leases (tax equivalent).....	619,396	577,085	1,167,950	1,180,037	1,245,064	7.33	49.58
Investment interest income (tax equivalent).....	69,883	43,887	97,279	101,815	110,343	59.23	127.28
Interest on balances due from depository institutions.....	7,477	2,352	6,606	8,553	29,804	217.90	129.57
Interest income on other earning assets.....	5,399	3,517	7,250	7,030	6,155	53.51	141.03
Total interest income (tax equivalent).....	702,155	626,841	1,279,085	1,297,435	1,391,366	12.01	55.92
Interest on time deposits of \$250K or more .....	2,581	10,252	15,031	29,867	35,881	-74.82	-50.21
Interest on time deposits < \$250K.....	5,221	18,824	27,199	63,394	78,897	-72.26	-63.50
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	26,037	23,166	45,889	95,917	164,114	12.39	70.71
Interest on other borrowings and trading liabilities.....	18,284	20,332	40,425	41,974	35,776	-10.07	56.92
Interest on subordinated debt and mandatory convertible securities .....	10,999	10,989	21,983	21,961	15,555	0.09	209.13
Total interest expense.....	63,122	83,563	150,527	253,113	330,223	-24.46	26.37
Net interest income (tax equivalent).....	639,033	543,278	1,128,558	1,044,322	1,061,143	17.63	59.60
Non-interest income.....	277,180	313,785	589,985	607,780	401,844	-11.67	75.46
Adjusted operating income (tax equivalent) .....	916,213	857,063	1,718,543	1,652,102	1,462,987	6.90	64.09
Overhead expense.....	573,834	567,346	1,135,351	1,067,501	926,561	1.14	63.52
Provision for credit losses.....	24,523	-60,646	-59,263	188,477	53,626		74.32
Securities gains (losses) .....	250	794	1,079	221	899	-68.51	
Other tax equivalent adjustments .....	0	0	0	-1	0		
Pretax net operating income (tax equivalent).....	307,276	352,802	641,397	394,197	486,325	-12.90	58.91
Applicable income taxes .....	83,437	92,752	171,645	96,792	124,404	-10.04	25.11
Tax equivalent adjustments .....	1,935	1,793	3,601	4,415	6,224	7.92	-43.10
Applicable income taxes (tax equivalent).....	85,372	94,545	175,246	101,207	130,628	-9.70	21.80
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	221,904	258,257	466,151	292,990	355,697	-14.08	80.01
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	221,904	258,257	466,151	292,990	355,697	-14.08	80.01
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	221,904	258,257	466,151	292,990	355,697	-14.08	80.01
Investment securities income (tax equivalent).....	69,883	43,887	97,279	101,815	110,343	59.23	127.28
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,252	3,989	7,063	26,480	39,352	6.59	-50.17
Mortgage-backed securities .....	58,441	32,511	74,478	59,629	51,845	79.76	300.09
All other securities .....	7,190	7,387	15,738	15,706	19,146	-2.68	-5.49
Cash dividends declared.....	52,914	49,301	98,629	85,890	65,110	7.33	154.46
Common .....	38,932	35,319	70,663	64,513	56,910	10.23	157.54
Preferred.....	13,982	13,982	27,966	21,377	8,200	0.00	146.25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.83	2.90	44	2.76	2.92	39	2.74	2.85	40	3.14	3.27	37	4.19	4	67
Less: Interest expense .....	0.25	0.22	71	0.37	0.25	76	0.32	0.23	76	0.61	0.48	74	0.99	0.98	60
Equals: Net interest income (tax equivalent) .....	2.58	2.67	36	2.39	2.65	28	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54
Plus: Non-interest income .....	1.12	0.96	65	1.38	1.11	69	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57
Equals: adjusted operating income (tax equivalent) .....	3.70	3.67	62	3.78	3.82	54	3.67	3.70	50	4	4.04	54	4.40	4.41	52
Less: Overhead expense .....	2.31	2.17	66	2.50	2.24	71	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61
Less: Provision for credit losses .....	0.10	0.09	63	-0.27	-0.15	31	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	77	0	0.01	64	0	0.01	61	0	0.02	31	0	0.01	59
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	15	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.24	1.40	34	1.55	1.79	35	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40
Less: Applicable income taxes (tax equivalent) .....	0.34	0.33	58	0.42	0.41	60	0.37	0.38	52	0.25	0.23	51	0.39	0.36	59
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.89	1.06	31	1.14	1.36	28	1	1.26	21	0.71	0.81	34	1.07	1.19	33
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.89	1.06	31	1.14	1.35	28	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Memo: Net income (last four quarters) .....	0.88	1.12	18	1.05	1.25	29	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Net income—BHC and noncontrolling (minority) interest .....	0.89	1.07	30	1.14	1.37	28	1	1.27	19	0.71	0.83	34	1.07	1.20	32
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.37	92.97	70	93.70	93.15	57	93.91	93.08	59	93.05	92.32	60	92.21	91.05	61
Average interest-bearing funds / Average assets .....	62.11	60.12	66	61.96	62.32	54	61.55	61.99	58	65.65	64.06	62	68.79	65.57	68
Interest income (tax equivalent) / Average earning assets .....	3	3.12	37	2.95	3.14	36	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61
Interest expense / Average earning assets .....	0.27	0.24	69	0.39	0.27	77	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55
Net interest income (tax equivalent) / Average earning assets .....	2.73	2.88	35	2.55	2.85	27	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.44	4.01	15	3.41	4.05	17	3.43	4.01	18	3.82	4.27	23	4.92	5.09	46
Interest-bearing bank balances .....	0.35	0.42	27	0.11	0.11	54	0.14	0.14	54	0.26	0.27	50	1.74	2.04	31
Federal funds sold and reverse repos .....	0.51	0.58	50	0	0.26	20	0.20	0.25	57	0.69	0.68	60	1.84	2.44	31
Trading assets .....	0.01	0.52	53	0	0.42	55	0.01	0.45	53	0.01	0.60	51	0.04	0.99	46
Total earning assets .....	2.99	3.09	39	2.94	3.11	37	2.90	3.04	37	3.37	3.51	35	4.52	4.36	62
Investment securities (tax equivalent) .....	2.11	1.85	73	2.05	1.80	68	2.06	1.77	70	2.55	2.25	75	3.02	2.76	75
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.58	1.22	95	2.80	1.28	93	2.73	1.14	95	3.15	1.75	90	3.15	2.32	87
Mortgage-backed securities .....	1.99	1.78	71	1.70	1.56	65	1.80	1.57	75	2.42	2.05	85	2.84	2.61	80
All other securities .....	2.98	2.82	63	2.95	2.91	54	3.13	2.81	67	3.38	3.24	63	4.03	4.06	64
Interest-bearing deposits .....	0.24	0.20	65	0.41	0.24	82	0.33	0.21	77	0.77	0.53	78	1.35	1.10	72
Time deposits of \$250K or more .....	0.48	0.50	50	1.45	0.76	94	1.15	0.66	89	1.97	1.42	89	2.30	1.96	77
Time deposits < \$250K .....	0.38	0.44	46	1.14	0.72	86	0.87	0.62	79	1.73	1.36	82	2.02	1.82	61
Other domestic deposits .....	0.21	0.17	67	0.22	0.17	72	0.21	0.15	73	0.49	0.36	79	1.05	0.93	62
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.10	0.36	18	0.06	0.19	25	0.06	0.17	26	0.65	0.62	66	1.57	1.86	40
Other borrowed funds and trading liabilities .....	1.59	1.24	65	1.57	1.31	62	1.57	1.27	63	1.62	1.50	57	1.72	2.38	17
All interest-bearing funds .....	0.41	0.36	68	0.59	0.40	82	0.52	0.37	78	0.93	0.74	74	1.44	1.49	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	277,180		313,785		589,985		607,780		401,844			
Fiduciary activities income .....	13,185		10,396		21,930		18,392		18,766			
Service charges on deposit accounts - domestic .....	31,237		25,358		54,305		45,168		39,197			
Trading revenue.....	8,848		-12,220		-10,853		61,715		16,757			
Investment banking fees and commissions.....	47,708		47,730		98,065		78,976		74,814			
Insurance activities revenue.....	978		1,034		2,110		1,709		1,915			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees .....	87,099		55,391		96,926		39,619		33,201			
Net securitization income .....	451		367		628		-1,881		0			
Net gains (losses) on sales of loans, OREO, other assets.....	26,367		123,766		195,407		217,357		89,468			
Other non-interest income.....	61,307		61,963		131,467		146,725		127,726			
Total overhead expenses .....	573,834		567,346		1,135,351		1,067,501		926,561			
Personnel expense.....	338,927		353,067		690,622		625,003		544,475			
Net occupancy expense.....	56,893		57,721		117,225		105,127		129,342			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	3,188		4,046		7,734		11,019		11,844			
Other operating expenses.....	174,826		152,512		319,770		326,352		240,900			
Fee income on mutual funds and annuities.....	4,788		5,482		11,221		10,062		10,020			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	90,863		212,850		111,743		211,913		304,985			
Number of equivalent employees .....	5,285		5,253		5,183		5,266		5,057			
Average personnel expense per employee.....	64.13		67.21		133.25		118.69		107.67			
Average assets per employee.....	9,382.87		8,643.77		9,022.63		7,835.91		6,570.03			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	1.73	2.35	50	1.75	2.15	48	1.90	2.17	48	1.66	2.02	50
Overhead expenses / Net Interest Income + non-interest income .....	62.76	59.40	63	66.34	59.03	78	66.20	59.28	78	64.79	62.28	63
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.31	2.17	66	2.50	2.24	71	2.43	2.17	71	2.59	2.57	62
Personnel expense.....	1.37	1.20	74	1.56	1.25	80	1.48	1.21	80	1.51	1.30	70
Net occupancy expense.....	0.23	0.22	54	0.25	0.24	59	0.25	0.23	62	0.25	0.26	48
Other operating expenses.....	0.72	0.72	60	0.69	0.73	56	0.70	0.72	57	0.82	0.94	56
Overhead less non-interest income .....	1.20	1.19	45	1.12	1.10	46	1.17	1.10	48	1.11	1.25	39
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	62.63	58.92	67	66.20	58.45	80	66.06	58.83	79	64.61	61.82	64
Personnel expense.....	36.99	32.65	72	41.19	33.10	89	40.19	32.93	87	37.83	32.36	83
Net occupancy expense.....	6.21	6.14	51	6.73	6.33	57	6.82	6.23	58	6.36	6.58	45
Other operating expenses.....	19.43	19.36	57	18.27	18.60	51	19.06	19.18	51	20.42	22.28	55
Total non-interest income .....	30.25	25.40	66	36.61	28.18	70	34.33	27.67	68	36.79	28.83	69
Fiduciary activities income .....	1.44	2.23	47	1.21	2.24	42	1.28	2.20	46	1.11	2.09	44
Service charges on domestic deposit accounts .....	3.41	3.45	47	2.96	3.19	45	3.16	3.27	45	2.73	3.27	37
Trading revenue.....	0.97	0.45	78	-1.43	0.72	3	-0.63	0.62	4	3.74	1.28	85
Investment banking fees and commissions.....	5.21	2.25	84	5.57	2.52	83	5.71	2.58	82	4.78	2.46	81
Insurance activities revenue.....	0.11	0.36	60	0.12	0.37	58	0.12	0.36	57	0.10	0.41	55
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees .....	9.51	1.38	91	6.46	0.55	96	5.64	0.60	94	2.40	0.01	93
Net securitization income .....	0.05	0	93	0.04	0.01	90	0.04	0.01	90	-0.11	0	1
Net gain (loss) - sales of loans, OREO, and other assets .....	2.88	1.51	78	14.44	3.83	91	11.37	3.30	92	13.16	3.92	89
Other non-interest income.....	6.69	9.09	41	7.23	9.26	41	7.65	9.27	47	8.88	9.65	53
Overhead less non-interest income .....	32.38	32.73	42	29.58	29.94	42	31.73	30.52	45	27.83	31.93	35
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.15	21.22	91	26.29	21.54	91	26.76	21.18	95	24.55	18.63	88
Applicable income tax + TE / Pretax net operating income + TE .....	27.78	23.38	87	26.80	23.10	86	27.32	22.67	90	25.67	21.18	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	12,567,677	11,757,585	11,967,952	11,641,723	10,416,115	6.89	48.80
Commercial and industrial loans .....	17,108,843	15,321,458	16,307,506	15,439,131	11,625,315	11.67	85.89
Loans to individuals .....	6,676,035	5,588,110	6,200,824	5,150,180	4,405,841	19.47	108.19
Loans to depository institutions and acceptances of other banks .....	31,247	0	10,598	0	0		
Agricultural loans .....	8,435	11,390	12,453	16,461	21,356	-25.94	-73.47
Other loans and leases .....	1,208,267	1,252,643	1,149,608	1,133,543	732,682	-3.54	288.31
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	37,600,504	33,931,186	35,648,941	33,381,038	27,201,309	10.81	77.36
Less: Allowance for loan and lease losses .....	251,769	261,089	247,835	319,373	156,828	-3.57	92.68
Net loans and leases .....	37,348,735	33,670,097	35,401,106	33,061,665	27,044,481	10.93	77.27
Debt securities that reprice or mature in over 1 year .....	6,247,192	4,542,178	5,119,330	3,194,278	3,960,230	37.54	177.33
Mutual funds and equity securities .....	85,229	78,250	82,445	82,796	42,774	8.92	216.00
Subtotal .....	43,681,156	38,290,525	40,602,881	36,338,739	31,047,485	14.08	87.08
Interest-bearing bank balances .....	3,266,541	4,707,415	5,372,602	4,802,527	2,164,560	-30.61	222.90
Federal funds sold and reverse repos .....	475,056	52	700,055	59	309	913469.23	848214.29
Debt securities that reprice or mature within 1 year .....	136,481	144,752	150,824	440,758	280,384	-5.71	-12.17
Trading assets .....	174,245	180,080	116,899	270,823	104,402	-3.24	325.28
Total earning assets .....	47,733,479	43,322,824	46,943,261	41,852,906	33,597,140	10.18	94.38
Non-interest-bearing cash and due from depository institutions .....	498,891	434,957	411,150	322,415	286,167	14.70	68.48
Premises, fixed assets, and leases .....	832,150	846,776	845,002	881,653	895,660	-1.73	37.27
Other real estate owned .....	9,395	17,050	6,401	16,558	15,171	-44.90	-77.95
Investment in unconsolidated subsidiaries .....	8,066	8,066	8,066	8,066	8,066	0.00	0.00
Intangible and other assets .....	1,886,620	2,108,865	1,928,339	1,998,711	1,805,519	-10.54	32.70
Total assets .....	50,968,518	46,738,448	50,142,143	45,080,250	36,607,723	9.05	89.25
Quarterly average assets .....	49,631,184	45,902,768	49,098,992	43,719,459	35,622,693	8.12	90.23
Average loans and leases (YTD) .....	35,995,556	33,868,337	34,045,533	30,903,729	25,306,391	6.28	76.97
<b>Memoranda</b>							
Loans held-for-sale .....	513,232	994,592	817,912	1,272,090	377,313	-48.40	34.06
Loans not held-for-sale .....	37,087,272	32,936,594	34,831,029	32,108,948	26,823,996	12.60	78.16
Real estate loans secured by 1–4 family .....	3,264,285	3,247,157	3,159,485	3,301,506	2,621,774	0.53	52.04
Commercial real estate loans .....	9,269,525	8,470,306	8,775,080	8,294,549	7,734,820	9.44	48.74
Construction and land development .....	1,583,408	1,450,349	1,415,787	1,435,839	1,285,677	9.17	65.52
Multifamily .....	1,737,057	1,522,146	1,569,881	1,409,685	1,235,938	14.12	102.60
Nonfarm nonresidential .....	5,949,060	5,497,811	5,789,412	5,449,025	5,213,205	8.21	34.65
Real estate loans secured by farmland .....	33,867	40,122	33,387	45,668	59,521	-15.59	-49.67
Total investment securities .....	6,468,902	4,765,180	5,352,599	3,717,832	4,283,388	35.75	165.67
U.S. Treasury securities .....	0	0	0	304,971	121,088		-100.00
US agency securities (excluding mortgage-backed securities) .....	342,718	255,006	232,699	262,472	1,268,416	34.40	-53.85
Municipal securities .....	346,347	359,886	353,080	347,617	376,744	-3.76	4.19
Mortgage-backed securities .....	5,554,743	3,919,381	4,542,767	2,626,112	2,376,949	41.73	381.64
Asset-backed securities .....	1,478	2,213	1,949	2,459	2,577	-33.21	
Other debt securities .....	138,387	150,444	139,659	91,405	94,840	-8.01	128.37
Mutual funds and equity securities .....	85,229	78,250	82,445	82,796	42,774	8.92	216.00
Available-for-sale securities .....	2,970,121	2,188,608	2,327,793	3,055,839	3,106,214	35.71	80.93
U.S. Treasury securities .....	0	0	0	304,971	121,088		-100.00
US agency securities (excluding mortgage-backed securities) .....	48,087	78,854	52,507	84,513	365,442	-39.02	-69.47
Municipal securities .....	166,705	168,296	165,594	146,910	145,318	-0.95	34.31
Mortgage-backed securities .....	2,664,038	1,840,703	2,012,039	2,425,581	2,376,949	44.73	130.99
Asset-backed securities .....	1,478	2,213	1,949	2,459	2,577	-33.21	
Other debt securities .....	89,813	98,542	95,704	91,405	94,840	-8.86	48.21
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-513,281	-18,090	-41,667	14,570	3,997		
Available-for-sale securities appreciation (depreciation) .....	-361,380	40,550	11,424	95,758	19,390		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	2,820,785	2,397,810	2,570,218	2,441,321	1,678,232	17.64	81.04

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	14,287,293	13,026,730	14,427,713	11,911,303	7,380,904	9.68	120.67
NOW, ATS and transaction accounts .....	5,516,610	2,704,797	3,642,784	2,614,731	2,627,822	103.96	413.68
Time deposits less brokered deposits < \$250K .....	871,100	952,834	1,039,838	1,673,020	2,965,412	-8.58	-53.93
MMDA and other savings accounts .....	19,545,294	18,941,230	20,304,719	17,752,887	14,648,511	3.19	82.32
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	40,220,297	35,625,591	39,415,054	33,951,941	27,622,649	12.90	99.51
Time deposits of \$250K or more .....	1,028,038	1,264,368	1,124,250	1,497,178	1,645,380	-18.69	-5.80
Foreign deposits .....	161,892	128,131	118,068	110,029	77,731	26.35	141.35
Federal funds purchased and repos .....	16,418	15,597	9,198	11,366	20,520	5.26	-64.52
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	321	75,233	407,796	393,243	228,020	-99.57	-99.86
Other borrowings w/remaining maturity over 1 year .....	1,675,769	1,716,579	1,344,427	1,391,102	1,165,241	-2.38	420.58
Brokered deposits < \$250K .....	1,776,441	2,145,277	1,804,014	1,806,380	1,003,255	-17.19	15.70
Noncore funding .....	4,658,879	5,345,185	4,807,753	5,209,298	4,140,147	-12.84	41.62
Trading liabilities .....	167,729	159,328	106,476	233,550	103,296	5.27	345.79
Subordinated notes and debentures + trust preferred securities .....	690,728	690,285	690,504	690,072	689,661	0.06	75.94
Other liabilities .....	503,262	579,048	623,668	879,394	360,720	-13.09	137.13
Total liabilities .....	46,240,895	42,399,437	45,643,455	40,964,255	32,916,473	9.06	91.94
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	412,500	412,500	412,500	412,500	125,000	0.00	230.00
Common stock .....	60,722	58,770	58,892	58,473	57,951	3.32	8.82
Common surplus .....	1,880,913	1,669,002	1,685,572	1,649,990	1,650,278	12.70	24.47
Retained earnings .....	2,616,525	2,288,969	2,447,535	2,080,013	1,899,630	14.31	118.23
Accumulated other comprehensive income .....	-243,037	10,133	4,092	15,382	-34,678		
Other equity capital components .....	0	-100,363	-109,903	-100,363	-6,931		
Total holding company equity capital .....	4,727,623	4,339,011	4,498,688	4,115,995	3,691,250	8.96	66.50
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	4,727,623	4,339,011	4,498,688	4,115,995	3,691,250	8.96	66.50
Total liabilities and capital .....	50,968,518	46,738,448	50,142,143	45,080,250	36,607,723	9.05	89.25
<b>Memoranda</b>							
Non-interest-bearing deposits .....	14,449,185	13,154,861	14,545,781	12,021,332	7,458,635	9.84	120.88
Interest-bearing deposits .....	28,737,483	26,008,506	27,915,605	25,344,196	22,890,380	10.49	76.18
Total deposits .....	43,186,668	39,163,367	42,461,386	37,365,528	30,349,015	10.27	88.97
Long-term debt that reprices within 1 year .....	399,344	432,845	84,826	646,144	884,871	-7.74	788.24
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,498,688	4,115,995	4,115,995	3,691,250	3,267,570		
Accounting restatements .....	0	0	0	-26,717	-1,531		
Net income .....	221,904	258,257	466,151	292,990	355,697		
Net sale of new perpetual preferred stock .....	0	0	0	277,613	0		
Net sale of new common stock .....	197,171	19,309	36,001	10,121	21,971		
Sale of treasury stock .....	109,903	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	9,540	93,432	1,297		
Changes incident to business combinations .....	0	0	0	0	71,756		
Less: Dividends declared .....	52,914	49,301	98,629	85,890	65,110		
Change in other comprehensive income .....	-247,129	-5,249	-11,290	50,060	42,194		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	4,727,623	4,339,011	4,498,688	4,115,995	3,691,250		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	24.66	38.78	24	25.16	36.32	27	23.87	36.25	27	25.82	36.22	28	28.45	37.78	34
Commercial and industrial loans .....	33.57	11.05	99	32.78	12.25	98	32.52	10.76	99	34.25	13.52	98	31.76	12.02	97
Loans to individuals .....	13.10	3.52	90	11.96	3.48	89	12.37	3.36	90	11.42	3.40	89	12.04	4.20	87
Loans to depository institutions and acceptances of other banks .....	0.06	0.02	87	0	0.01	32	0.02	0.02	86	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.19	39	0.02	0.21	41	0.02	0.18	45	0.04	0.19	51	0.06	0.24	54
Other loans and leases.....	2.37	4.45	37	2.68	4.22	45	2.29	4.47	35	2.51	4.63	36	2	5.01	27
Net loans and leases.....	73.28	61.60	77	72.04	59.81	84	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
Debt securities over 1 year.....	12.26	19.46	27	9.72	17.61	20	10.21	19.46	17	7.09	15.55	12	10.82	14.60	29
Mutual funds and equity securities .....	0.17	0.05	87	0.17	0.06	84	0.16	0.06	84	0.18	0.05	86	0.12	0.06	77
Subtotal .....	85.70	82.34	57	81.93	78.32	60	80.98	79.22	48	80.61	78.16	49	84.81	79.65	57
Interest-bearing bank balances .....	6.41	4.59	74	10.07	9.11	59	10.71	8.50	67	10.65	7.51	74	5.91	3.06	80
Federal funds sold and reverse repos .....	0.93	0.58	84	0	0.52	58	1.40	0.54	84	0	0.82	53	0	1.57	54
Debt securities 1 year or less .....	0.27	1.68	18	0.31	1.53	20	0.30	1.56	21	0.98	1.68	42	0.77	1.91	38
Trading assets .....	0.34	0.55	70	0.39	0.60	63	0.23	0.49	61	0.60	1.01	62	0.29	1.19	56
Total earning assets.....	93.65	90.95	79	92.69	91.43	64	93.62	91.77	73	92.84	91.05	71	91.78	89.53	72
Non-interest cash and due from depository institutions.....	0.98	1.01	44	0.93	1.01	40	0.82	0.82	51	0.72	1.07	22	0.78	1.14	23
Other real estate owned.....	0.02	0.01	75	0.04	0.02	81	0.01	0.01	68	0.04	0.02	75	0.04	0.03	69
All other assets.....	5.37	7.97	20	6.38	7.50	40	5.56	7.35	28	6.44	7.82	34	7.44	9.27	30
<b>Memoranda</b>															
Short-term investments .....	7.61	7.68	61	10.38	12.01	47	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60
U.S. Treasury securities.....	0	1.96	7	0	1.08	12	0	1.47	10	0.68	0.84	70	0.33	1.03	57
US agency securities (excluding mortgage-backed securities) .....	0.67	0.84	60	0.55	0.77	59	0.46	0.82	54	0.58	0.63	63	3.46	0.54	95
Municipal securities .....	0.68	1.75	48	0.77	1.72	48	0.70	1.73	48	0.77	1.69	48	1.03	1.34	56
Mortgage-backed securities .....	10.90	13.68	39	8.39	12.97	30	9.06	14.14	28	5.83	11.75	18	6.49	11.44	20
Asset-backed securities .....	0	0.68	44	0	0.38	53	0	0.50	50	0.01	0.32	52	0.01	0.28	53
Other debt securities .....	0.27	0.52	51	0.32	0.52	54	0.28	0.53	48	0.20	0.42	53	0.26	0.39	60
Loans held-for-sale.....	1.01	0.35	83	2.13	0.42	92	1.63	0.55	86	2.82	0.52	96	1.03	0.39	83
Loans held for investment .....	72.77	61.41	76	70.47	59.85	82	69.46	58.06	80	71.23	61.72	78	73.27	63.50	76
Real estate loans secured by 1–4 family .....	6.40	12.26	25	6.95	11.69	30	6.30	11.46	29	7.32	11.91	31	7.16	13.29	26
Revolving .....	0.73	1.49	32	0.89	1.45	42	0.75	1.42	35	1.08	1.66	44	1.56	2.07	46
Closed-end, secured by first liens .....	5.64	10.40	26	6	9.84	31	5.50	9.67	31	6.19	9.81	32	5.51	10.69	26
Closed-end, secured by junior liens .....	0.03	0.18	27	0.06	0.20	29	0.05	0.17	31	0.06	0.22	28	0.10	0.28	36
Commercial real estate loans .....	18.19	24.34	35	18.12	22.48	37	17.50	22.69	36	18.40	22.22	37	21.13	22.23	46
Construction and land development .....	3.11	3.75	47	3.10	3.35	49	2.82	3.34	49	3.19	3.40	53	3.51	3.44	57
Multifamily.....	3.41	3.69	58	3.26	3.31	59	3.13	3.57	57	3.13	3.12	58	3.38	3.01	65
Nonfarm nonresidential .....	11.67	15.50	37	11.76	14.81	37	11.55	14.57	40	12.09	14.72	39	14.24	14.69	47
Real estate loans secured by farmland.....	0.07	0.35	45	0.09	0.34	51	0.07	0.30	51	0.10	0.33	54	0.16	0.36	61

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	33.42	62.08	15	34.65	59.66	15	33.57	61.05	16	34.88	57.15	17	38.29	57.46	23
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	8.68	20.31	16	9.57	19.82	21	8.86	19.86	19	9.89	19.43	22	9.64	20.75	19
Real estate loans secured by 1–4 family.....	0.99	2.40	30	1.23	2.42	37	1.06	2.43	35	1.46	2.64	38	2.09	3.15	39
Revolving .....	7.70	17.67	19	8.34	17.22	24	7.81	17.24	22	8.43	16.59	23	7.54	17.39	19
Closed-end.....	24.65	38.23	27	24.96	36.54	26	24.62	37.86	26	24.85	34.63	30	28.44	33.52	40
Construction and land development.....	4.21	5.97	42	4.27	5.50	43	3.97	5.65	44	4.30	5.26	47	4.73	5.09	54
1–4 family.....	0.35	1.34	38	0.41	1.11	40	0.32	1.18	36	0.55	0.93	49	0.90	0.94	59
Other.....	3.86	4.56	45	3.87	4.33	45	3.65	4.40	45	3.75	4.19	49	3.83	4.02	53
Multifamily.....	4.62	5.72	51	4.49	5.34	53	4.40	5.78	48	4.22	4.96	51	4.54	4.69	57
Nonfarm nonresidential .....	15.82	24.64	32	16.20	24.14	31	16.24	24.56	32	16.32	22.93	34	19.17	22.15	42
Owner-occupied.....	5.82	8.28	35	6.01	8.14	36	5.90	8.29	36	5.98	7.68	37	7.28	7.72	53
Other.....	10	16.13	32	10.19	15.71	29	10.34	15.94	30	10.34	14.95	32	11.89	14.34	42
Real estate loans secured by farmland.....	0.09	0.59	43	0.12	0.59	48	0.09	0.54	46	0.14	0.54	50	0.22	0.55	57
Loans to depository institutions and acceptances of other banks.....	0.08	0.05	86	0	0.03	32	0.03	0.04	83	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	45.50	18.46	97	45.15	20.98	97	45.74	18.86	98	46.25	22.17	97	42.74	19.53	95
Loans to individuals .....	17.76	6.27	82	16.47	6.28	81	17.39	6.24	82	15.43	6.13	82	16.20	7.13	80
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.02	0.32	39	0.03	0.37	39	0.03	0.34	40	0.05	0.32	45	0.08	0.37	50
Other loans and leases.....	3.21	8.30	30	3.69	8.03	37	3.22	8.75	29	3.40	9.09	31	2.69	9.85	24
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	276.59	407.54	28	299.91	383.17	35	294.40	391.81	33	310.98	381.27	38	326.06	391.26	37
Real estate loans secured by 1–4 family.....	71.84	130.40	27	82.83	124.52	34	77.72	126.06	31	88.19	125.03	34	82.07	138.18	29
Revolving .....	8.16	15.55	34	10.61	15.53	45	9.26	15.44	43	13	17.42	47	17.84	21.26	49
Closed-end.....	63.68	113.22	28	72.21	107.53	33	68.46	108.85	31	75.19	106.14	36	64.23	115.20	28
Commercial real estate loans .....	204.01	254.23	36	216.06	238.21	41	215.86	245.88	40	221.57	234.65	46	242.13	229.44	50
Construction and land development.....	34.85	38.88	50	36.99	35.52	55	34.83	35.95	53	38.35	35.62	59	40.25	34.95	60
1–4 family.....	2.93	8.60	41	3.51	7.06	48	2.82	7.42	43	4.88	6.34	52	7.62	6.61	62
Other.....	31.92	29.76	55	33.48	28.07	63	32.01	28.11	58	33.48	28.16	62	32.62	27.32	60
Multifamily.....	38.23	39.14	62	38.83	34.78	66	38.62	38.66	64	37.66	32.74	68	38.69	31.04	71
Nonfarm nonresidential .....	130.93	162.28	38	140.24	157.17	40	142.41	158.05	43	145.56	155.06	44	163.19	152.10	53
Owner-occupied.....	48.17	54.20	47	52.01	52.65	53	51.70	52.99	53	53.34	52.37	53	61.97	53.07	60
Other.....	82.76	106.54	37	88.23	102.08	38	90.71	102.54	41	92.21	100.54	42	101.23	97.41	54
Real estate loans secured by farmland.....	0.75	3.62	45	1.02	3.59	52	0.82	3.22	51	1.22	3.44	56	1.86	3.60	61
Loans to depository institutions and acceptances of other banks.....	0.69	0.27	87	0	0.18	32	0.26	0.21	86	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	376.54	115.10	99	390.81	127.07	97	401.14	114.45	98	412.42	139.91	98	363.92	122.02	98
Loans to individuals .....	146.93	35.52	91	142.54	35.29	90	152.53	34.55	91	137.57	37.47	90	137.92	43.51	88
Credit card loans .....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.19	1.81	40	0.29	2.01	42	0.31	1.86	46	0.44	1.88	52	0.67	2.18	56
Other loans and leases.....	26.59	50.19	40	31.95	46.75	49	28.28	51.06	42	30.28	49.54	43	22.94	52.44	29
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	20	30.64	29	20.28	28.84	30	20.02	30.07	29	20.16	27.32	31	22.68	26.45	41
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	165.49	203.71	40	175.49	187.37	46	175.60	195.33	45	179.80	183.76	48	193.09	178.57	54
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	213.66	261.50	37	227.50	244.59	42	227.30	252.85	41	233.14	240.85	46	255.05	236.10	50

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	7.61	7.68	61	10.38	12.01	47	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60
Liquid assets .....	20.09	25.39	38	20.32	28.17	28	22.69	29.03	35	19.05	26.22	34	17.27	22.44	43
Investment securities .....	12.69	21.68	20	10.20	19.64	15	10.67	21.63	12	8.25	17.85	12	11.70	16.99	23
Net loans and leases .....	73.28	61.60	77	72.04	59.81	84	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
Net loans, leases and standby letters of credit .....	73.97	62.44	78	72.86	60.62	85	71.40	59.49	79	74.10	62.48	83	74.66	64.84	76
Core deposits .....	78.91	75.64	51	76.22	74.75	40	78.61	75.71	48	75.31	70.67	51	75.46	63.09	78
Noncore funding .....	9.14	10.86	53	11.44	10.89	65	9.59	10.30	61	11.56	14.13	52	11.31	19.36	29
Time deposits of \$250K or more .....	2.02	1.54	74	2.71	1.81	75	2.24	1.58	74	3.32	2.11	76	4.49	2.94	77
Foreign deposits .....	0.32	0.34	84	0.27	0.35	83	0.24	0.34	83	0.24	0.36	82	0.21	0.43	80
Federal funds purchased and repos .....	0.03	1.20	30	0.03	1.20	27	0.02	1.23	25	0.03	1.47	22	0.06	1.94	19
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	-0.90	0.50	9	0.03	0.52	42	-1.38	0.54	9	0.03	0.54	40	0.06	0.48	35
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0	1.63	23	0.16	0.99	47	0.81	1	57	0.87	1.24	55	0.62	3.01	24
Earning assets that reprice within 1 year .....	64.09	36.16	94	63.96	38.93	94	65.94	37.37	93	63.45	39.38	94	63.53	39.29	93
Interest-bearing liabilities that reprice within 1 year .....	5.34	6.49	54	6.82	7.04	64	5.60	6.39	61	8.67	8.20	69	9.52	10.19	54
Long-term debt that reprices within 1 year .....	0.78	0.28	81	0.93	0.26	86	0.17	0.26	71	1.43	0.47	84	2.42	0.96	82
Net assets that reprice within 1 year .....	57.97	28.22	96	56.22	30.25	95	60.16	29.65	94	53.34	29.11	93	51.60	26.63	95
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	1.79	3.09	51	1.29	-1.82	65	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23
Net short-term noncore funding dependence .....	-3.04	-1.79	36	-4.33	-8.21	59	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30
Short-term investment / Short-term noncore funding .....	152.06	166.36	61	152.02	284.81	36	206.71	273.46	51	154.23	184.19	56	108.10	77.77	70
Liquid assets - short-term noncore funding / Nonliquid assets .....	18.88	28.61	41	16.93	34.02	27	21.58	36.68	34	14.22	28.18	33	13.41	16.97	51
Net loans and leases / Total deposits .....	86.48	76.80	72	85.97	74.66	79	83.37	72.79	73	88.48	79.43	75	89.11	90.31	44
Net loans and leases / Core deposits .....	92.86	82.80	69	94.51	81.17	79	89.82	78.25	74	97.38	88.34	75	97.91	103.93	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-11.85	-6.37	20	-0.49	0.84	6	-1.08	0.12	15	0.42	1.57	33	0.13	0.72	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-8.35	-13.54	66	1.09	1.94	35	0.30	-0.25	66	2.74	4.31	27	0.64	1.36	36
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	52.77	23.58	86	52.43	13.42	91	54.97	14.28	92	15.58	11.38	64	26.48	12.67	74
Available-for-sale securities .....	45.91	74.56	12	45.93	84.66	8	43.49	83.77	7	82.19	87.23	32	72.52	85.40	26
U.S. Treasury securities .....	0	9.26	7	0	5.52	12	0	6.70	10	8.20	4.72	77	2.83	6.15	54
US agency securities (excluding mortgage-backed securities) .....	5.30	4.02	67	5.35	4.50	67	4.35	4.12	67	7.06	4.01	74	29.61	3.49	97
Municipal securities .....	5.35	8	51	7.55	8.87	59	6.60	8.22	59	9.35	9.83	60	8.80	7.75	64
Mortgage-backed securities .....	85.87	63.23	84	82.25	66.59	71	84.87	66.54	79	70.64	66.64	54	55.49	67.43	30
Asset-backed securities .....	0.02	3.36	45	0.05	2.05	54	0.04	2.50	50	0.07	1.91	53	0.06	1.66	53
Other debt securities .....	2.14	3.01	58	3.16	3.17	62	2.61	3.08	61	2.46	3.01	59	2.21	2.94	63
Mutual funds and equity securities .....	1.32	0.28	91	1.64	0.32	90	1.54	0.29	91	2.23	0.35	93	1	0.40	80
Debt securities 1 year or less .....	2.11	8.89	21	3.04	8.69	29	2.82	7.78	29	11.86	10.55	67	6.55	11.86	41
Debt securities 1 to 5 years .....	3.72	20.02	11	3.12	17.05	16	2.90	18.25	12	2.73	17.03	20	2.74	17.94	20
Debt securities over 5 years .....	92.86	68.75	93	92.20	72.17	88	92.74	71.11	89	83.19	69.86	65	89.72	66.02	81
Pledged securities .....	43.61	30.80	72	50.32	33.87	72	48.02	32.26	75	65.67	35.67	86	39.18	30.57	61
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-20.08	-31.70	63	14.73	51.37	38	18.69	27.98	51	114.43	183.32	48	90.74	26.69	82
Investment securities .....	35.75	21.19	73	20.09	33.34	40	43.97	31.36	70	-13.20	23.62	7	33.02	11.75	86
Core deposits .....	12.90	9.58	68	10.76	16.88	27	16.09	16.94	59	22.91	26.88	40	16.41	11.23	72
Noncore funding .....	-12.84	10.50	28	-7.21	-23.76	73	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	9,563,564	7,508,788	8,531,834	7,160,635	5,929,796
Commit: Secured commercial real estate loans .....	1,681,806	1,158,503	1,441,141	1,136,054	1,000,320
Commit: Unsecured real estate loans .....	150,598	102,323	127,915	82,467	96,582
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	351,159	384,295	400,950	341,956	287,277
Commercial and similar letters of credit .....	7,303	10,817	6,870	6,250	7,714
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	675,547	1,586,807	1,025,291	2,332,032	837,181
Written options contracts (interest rate) .....	448,713	1,110,036	589,964	1,727,894	595,050
Purchased options contracts (interest rate) .....	1,309,980	2,223,619	2,234,157	2,057,671	443,571
Interest rate swaps .....	9,104,494	11,493,470	11,275,023	11,418,493	8,509,655
Futures and forward foreign exchange .....	18,674	14,257	15,288	4,798	34,541
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	18.76	24.48	36	16.07	22.45	28	17.02	22.78	36	15.88	22.01	30	16.20	23.52	25
Standby letters of credit .....	0.69	0.66	65	0.82	0.67	71	0.80	0.65	70	0.76	0.71	68	0.78	0.84	59
Commercial and similar letters of credit .....	0.01	0.02	71	0.02	0.02	70	0.01	0.02	66	0.01	0.02	65	0.02	0.02	70
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	22.68	44.65	60	35.15	49.75	71	30.19	46.30	70	38.91	48.62	71	28.46	68.47	59
Interest rate contracts .....	22.64	32.11	62	35.12	35.96	75	30.16	32.46	72	38.90	34.36	75	28.37	47.31	61
Interest rate futures and forward contracts .....	1.33	3.60	74	3.40	5.17	78	2.04	3.25	75	5.17	6.21	80	2.29	10.67	73
Written options contracts (interest rate) .....	0.88	1.58	69	2.37	1.82	77	1.18	1.41	69	3.83	2.18	82	1.63	2.47	73
Purchased options contracts (interest rate) .....	2.57	1.48	81	4.76	1.33	88	4.46	1.31	87	4.56	1.46	86	1.21	2.65	69
Interest rate swaps .....	17.86	21.90	62	24.59	20.67	68	22.49	20.49	67	25.33	20.83	70	23.25	28.86	67
Foreign exchange contracts .....	0.04	6.76	59	0.03	6.16	57	0.03	6.30	58	0.01	6.01	51	0.09	10.12	53
Futures and forward foreign exchange contracts .....	0.04	4.19	62	0.03	3.93	59	0.03	3.78	60	0.01	3.47	52	0.09	5.23	56
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	26.57	46.07	19	22.17	42.93	18	25.06	44.98	20	23.17	42.82	23	23.43	45.53	23

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	11,557,408	16,428,189	15,139,723	17,540,888	10,419,998
Interest rate contracts .....	11,538,734	16,413,932	15,124,435	17,536,090	10,385,457
Foreign exchange contracts.....	18,674	14,257	15,288	4,798	34,541
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	694,221	1,601,064	1,040,579	2,336,830	871,722
Written options .....	448,713	1,110,036	589,964	1,727,894	595,050
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	448,713	1,110,036	589,964	1,727,894	595,050
Purchased options .....	1,309,980	2,223,619	2,234,157	2,057,671	443,571
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,309,980	2,223,619	2,234,157	2,057,671	443,571
Swaps .....	9,104,494	11,493,470	11,275,023	11,418,493	8,509,655
Held for trading.....	10,804,924	11,973,381	10,842,043	13,053,687	8,915,246
Interest rate contracts .....	10,786,250	11,959,124	10,826,755	13,048,889	8,880,705
Foreign exchange contracts.....	18,674	14,257	15,288	4,798	34,541
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	752,484	4,454,808	4,297,680	4,487,201	1,504,752
Interest rate contracts .....	752,484	4,454,808	4,297,680	4,487,201	1,504,752
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	11,108,695	15,318,153	14,549,759	15,812,994	9,824,948
One year or less .....	2,094,364	3,637,162	3,288,474	3,194,471	1,193,386
Over 1 year to 5 years .....	6,099,329	7,909,781	7,426,950	8,596,818	6,085,946
Over 5 years .....	2,915,002	3,771,210	3,834,335	4,021,705	2,545,616
Gross negative fair value (absolute value) .....	167,857	193,439	123,000	288,465	129,203
Gross positive fair value.....	183,925	212,382	165,007	278,423	103,643
Held for trading.....	173,235	177,413	115,838	270,152	103,334
Non-traded.....	10,690	34,969	49,169	8,271	309
Current credit exposure on risk-based capital derivative contracts .....	183,925	212,382	165,007	278,423	103,643
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	99.84	93.66	44	99.91	94.09	50	99.90	94.17	47	99.97	94.10	54	99.67	93.44	53
Foreign exchange contracts .....	0.16	3.30	60	0.09	3.27	55	0.10	3.47	56	0.03	3.49	50	0.33	3.20	53
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	6.01	9.78	58	9.75	12.57	61	6.87	11.16	57	13.32	14.05	60	8.37	13.49	55
Written options .....	3.88	5.78	56	6.76	7.49	59	3.90	6.28	53	9.85	8.18	68	5.71	5.91	59
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	3.88	5.46	58	6.76	7.20	61	3.90	5.96	55	9.85	7.73	70	5.71	5.10	63
Purchased options .....	11.33	3.69	85	13.54	3.44	86	14.76	3.27	90	11.73	3.42	83	4.26	4.42	63
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	11.33	3.17	87	13.54	3.04	88	14.76	2.87	91	11.73	2.86	85	4.26	3.35	66
Swaps .....	78.78	74.97	41	69.96	71.23	40	74.47	74.26	38	65.10	68.76	38	81.67	69.75	50
Held for trading .....	93.49	37.98	77	72.88	40.60	62	71.61	40.42	60	74.42	43.53	63	85.56	44.16	71
Interest rate contracts .....	93.33	31.52	90	72.80	34.42	73	71.51	34.15	71	74.39	36.62	74	85.23	37.24	83
Foreign exchange contracts .....	0.16	1.71	72	0.09	1.57	68	0.10	1.68	68	0.03	1.60	64	0.33	1.60	66
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	6.51	62.02	22	27.12	59.40	37	28.39	59.58	39	25.58	56.47	36	14.44	55.84	28
Interest rate contracts .....	6.51	57.94	22	27.12	56.19	39	28.39	56.71	42	25.58	53.82	37	14.44	52.22	29
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	96.12	93.09	37	93.24	91.87	36	96.10	92.53	41	90.15	91.48	32	94.29	93.86	37
One year or less .....	18.12	31.78	44	22.14	28.05	54	21.72	27.56	56	18.21	32.05	45	11.45	32.17	37
Over 1 year to 5 years .....	52.77	24.76	84	48.15	26.03	80	49.06	27.01	82	49.01	27.06	83	58.41	30.45	87
Over 5 years .....	25.22	27.14	51	22.96	30.08	46	25.33	29.89	45	22.93	29.56	43	24.43	28.09	50
Gross negative fair value (absolute value) .....	1.45	1.56	51	1.18	1.25	55	0.81	0.98	43	1.64	1.55	61	1.24	0.83	74
Gross positive fair value .....	1.59	1.74	56	1.29	1.68	35	1.09	1.34	38	1.59	2.23	34	0.99	1.19	44
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.07	58	0.05	0.05	74	0.03	0.04	70	0.08	0.07	77	0.04	0.06	74
Gross positive fair value (X) .....	0.04	0.08	62	0.06	0.07	64	0.04	0.05	66	0.08	0.09	62	0.03	0.07	57
Held for trading (X) .....	0.04	0.06	73	0.05	0.05	71	0.03	0.04	70	0.08	0.07	71	0.03	0.06	67
Non-traded (X) .....	0	0.02	37	0.01	0.01	57	0.01	0.01	71	0	0.02	28	0	0.01	18
Current credit exposure (X) .....	0.04	0.04	73	0.06	0.05	68	0.04	0.04	71	0.08	0.06	66	0.03	0.05	62
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.42	0.54	69	0.58	0.63	62	0.41	0.46	63	0.80	0.85	58	0.33	0.73	49

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		247,835		319,373		319,373		156,828		152,770					
Gross losses .....		17,041		23,091		35,019		53,205		59,206					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		5,013		7,824		13,569		12,896		9,659					
Net losses .....		12,028		15,267		21,450		40,309		49,547					
Provision for loan and lease losses .....		15,993		-43,082		-50,563		188,492		53,626					
Adjustments .....		-31		65		475		14,362		-21					
Ending balance .....		251,769		261,089		247,835		319,373		156,828					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.06	0.08	55	-0.19	-0.14	34	-0.11	-0.09	41	0.46	0.51	45	0.16	0.15	65
Provision for loan and lease losses / Average loans and leases .....	0.09	0.14	49	-0.25	-0.25	40	-0.15	-0.16	46	0.61	0.82	36	0.21	0.24	54
Provision for loan and lease losses / Net loan and lease losses .....	132.96	198.72	51	-282.19	77.32	24	-235.72	-105.48	29	467.62	487.86	64	108.23	130.58	47
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.68	1.17	12	0.79	1.39	14	0.71	1.23	15	0.99	1.58	15	0.58	0.83	29
Allowance for loan and lease losses / Total loans and leases .....	0.67	1.15	15	0.77	1.37	12	0.70	1.20	16	0.96	1.55	13	0.58	0.81	29
Allowance for loan and lease losses / Net loans and leases losses (X) .....	10.47	28.67	38	8.55	15.27	43	11.55	21.39	51	7.92	11.58	53	3.17	8.03	35
Allowance for loan and lease losses / Nonaccrual assets .....	260.98	413.77	40	319.57	318.67	67	371.85	364.13	67	274.51	299.17	58	148.22	218.72	44
ALLL / 90+ days past due + nonaccrual loans and leases .....	105.64	319.24	12	113.45	260.68	17	114.30	287.08	17	110.16	244.34	17	60.11	151.73	16
Gross loan and lease losses / Average loans and leases .....	0.09	0.16	49	0.14	0.22	41	0.10	0.19	37	0.17	0.34	37	0.23	0.28	53
Recoveries / Average loans and leases .....	0.03	0.07	23	0.05	0.08	39	0.04	0.08	32	0.04	0.07	32	0.04	0.08	34
Net losses / Average loans and leases .....	0.07	0.08	57	0.09	0.13	46	0.06	0.11	44	0.13	0.27	38	0.20	0.21	57
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	14.32	23.25	28	14.71	16.12	55	25.50	34.67	43	21.78	33.98	33	29.60	36.22	49
Earnings coverage of net loan and lease losses (X) .....	26.72	-9.51	57	20.17	4.52	59	27.38	39.72	60	14.35	22.91	55	10.77	24.40	42
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.01	-0.01	84	0.02	0.03	64	0.01	0.02	64	0.15	0.04	85	0.06	0.01	89
Real estate loans secured by 1–4 family .....	0.03	-0.02	93	-0.07	-0.01	12	-0.03	-0.02	31	0.10	0.01	92	0.12	0.01	94
Revolving .....	0.05	-0.08	95	-0.14	-0.05	18	-0.34	-0.07	13	0.42	0.01	95	0.54	0.02	95
Closed-end .....	0.02	-0.02	92	-0.05	-0.01	12	0.01	-0.01	85	0.04	0	85	0	0	55
Commercial real estate loans .....	0.01	0	77	0.05	0.05	66	0.03	0.04	62	0.17	0.07	82	0.05	0.01	79
Construction and land development .....	0	-0.02	53	0.03	0	87	0.01	0	84	0.06	0	85	0.04	-0.01	88
1–4 family .....	0	0	17	0.04	0	96	0.02	0	94	0.01	0	91	-0.01	0	9
Other .....	0	-0.01	71	-0.01	-0.01	26	-0.01	0	29	0.04	0	85	0.05	-0.01	91
Multifamily .....	0	0	58	0	0.01	22	0	0.01	73	0.09	0	97	-0.01	0	11
Nonfarm nonresidential .....	0.01	0	79	0.07	0.07	67	0.04	0.05	62	0.22	0.11	80	0.06	0.02	80
Owner-occupied .....	-0.01	0	13	0.01	0.01	69	0	0.01	58	0.13	0.02	94	0.06	0.01	91
Other .....	0.03	0	86	0.07	0.06	72	0.04	0.04	67	0.09	0.08	70	0	0.01	57
Real estate loans secured by farmland .....	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0.04	0.01	85
Commercial and industrial loans .....	0.13	0.10	68	0.18	0.20	54	0.12	0.17	48	0.15	0.47	26	0.37	0.37	62
Loans to individuals .....	0	0.65	0	0	0.78	0		0.71		0	1.13	0	0	1.17	0
Credit card loans .....		1.99			2.18			1.84			2.92			3.11	
Agricultural loans .....	0	0.01	53	0.47	0.03	92	0.22	0.02	86	0.15	0.19	73	0.02	0.08	65
Loans to foreign governments and institutions .....		0			0			0			0			0	
Other loans and leases .....	0.06	0.14	57	0.02	0.08	56	0.04	0.10	56	0.05	0.15	53	0	0.15	34

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		213,767		115,176		263,752		199,616		295,214
90+ days past due loans and leases .....		141,850		148,442		150,174		173,567		155,088
Nonaccrual loans and leases .....		96,471		81,699		66,650		116,345		105,808
Total past due and nonaccrual loans and leases .....		452,088		345,317		480,576		489,528		556,110
Restructured 30–89 days past due .....		272		1,315		2,105		2,261		1,368
Restructured 90+ days past due .....		541		320		320		0		0
Restructured nonaccrual .....		9,208		11,658		11,840		21,120		27,133
Total restructured loans and leases .....		10,021		13,293		14,265		23,381		28,501
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		35,348		42,357		35,022		44,737		35,348
Other real estate owned .....		9,395		17,050		6,401		16,558		15,171
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.57	0.32	82	0.34	0.27	71	0.74	0.32	87	0.60
90+ days past due loans and leases .....	0.38	0.09	86	0.44	0.10	89	0.42	0.10	87	0.52
Nonaccrual loans and leases .....	0.26	0.38	35	0.24	0.58	14	0.19	0.46	16	0.35
90+ days past due and nonaccrual loans and leases .....	0.63	0.53	69	0.68	0.73	54	0.61	0.62	59	0.87
30–89 days past due restructured .....	0	0.01	48	0	0.01	62	0.01	0.01	65	0.01
90+ days past due restructured .....	0	0	75	0	0	74	0	0	71	0
Nonaccrual restructured .....	0.02	0.09	30	0.03	0.12	28	0.03	0.10	31	0.06
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.57	0.32	82	0.34	0.27	71	0.74	0.32	87	0.60
90+ days past due assets .....	0.38	0.10	86	0.44	0.10	89	0.42	0.10	87	0.52
Nonaccrual assets .....	0.26	0.39	35	0.24	0.59	14	0.19	0.47	16	0.35
30+ days past due and nonaccrual assets .....	1.20	0.88	75	1.02	1.04	59	1.35	0.97	74	1.47
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.47	0.32	75	0.49	0.43	66	0.43	0.36	70	0.64
90+ days past due and nonaccrual assets + other real estate owned .....	0.49	0.34	75	0.53	0.46	65	0.45	0.37	69	0.68
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.28	0.38	42	0.31	0.52	29	0.22	0.41	26	0.40
Allowance for loan and lease losses .....	56.41	57.44	58	54.67	67.93	44	44.59	62.64	38	56.33
Equity capital + allowance for loan and lease losses .....	2.85	3.52	45	3.10	4.43	34	2.33	3.60	36	4.06
Tier 1 capital + allowance for loan and lease losses .....	3.10	3.97	46	3.59	5.28	31	2.68	4.30	33	4.72
Loans and leases + other real estate owned .....	0.38	0.63	34	0.42	0.88	25	0.31	0.71	16	0.54

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.61	0.26	87	0.41	0.24	78	0.73	0.26	92	0.59	0.39	77	1.47	0.38	93
	90+ days past due .....	1.08	0.11	93	1.22	0.12	93	1.19	0.12	93	1.38	0.16	90	1.38	0.16	92
	Nonaccrual.....	0.41	0.45	55	0.46	0.65	43	0.35	0.52	38	0.72	0.76	56	0.47	0.46	57
Commercial and industrial	30–89 days past due.....	0.37	0.28	71	0.42	0.17	87	0.53	0.24	84	0.82	0.23	91	1.20	0.31	94
	90+ days past due .....	0.04	0.03	70	0.03	0.02	76	0.04	0.04	73	0.08	0.03	82	0.10	0.05	77
	Nonaccrual.....	0.26	0.46	37	0.17	0.64	16	0.14	0.57	16	0.19	0.75	17	0.49	0.83	33
Individuals	30–89 days past due.....	1.01	0.70	72	0	0.55	9	1.14	0.63	78	0	0.83	8	0	0.83	11
	90+ days past due .....	0	0.07	19	0	0.07	18	0	0.09	36	0	0.14	19	0	0.17	16
	Nonaccrual.....	0	0.18	21	0	0.18	22	0	0.17	22	0	0.28	19	0	0.17	11
Depository institution loans	30–89 days past due.....	0	0.01	45		0		0	0.01	45		0				0
	90+ days past due .....	0	0	46		0		0	0	47		0				0
	Nonaccrual.....	0	0.01	45		0		0	0	47		0				0
Agricultural	30–89 days past due.....	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.01			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.46	0.11	86	0.21	0.11	77	1.74	0.12	97	0.42	0.18	79	0.38	0.20	78
	90+ days past due .....	0	0.01	73	0.01	0.01	86	0.01	0.01	82	0.05	0.01	89	0.02	0.01	84
	Nonaccrual.....	0.08	0.07	72	0.13	0.13	67	0.17	0.09	76	0.24	0.15	72	0.10	0.13	62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	1.13	0.39	90	0.87	0.35	86	1.20	0.46	92	1.07	0.65	81	1.24	0.67	86
	90+ days past due .....	4.15	0.22	96	4.42	0.27	96	4.52	0.24	96	4.85	0.33	94	5.02	0.31	95
	Nonaccrual .....	1.21	0.61	83	0.93	0.82	69	0.63	0.71	53	1.21	0.89	72	0.88	0.73	68
Revolving	30–89 days past due .....	0.38	0.26	70	0.32	0.29	62	0.39	0.28	68	0.16	0.48	23	0.98	0.45	91
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.07	0.05	76
	Nonaccrual .....	0.21	1.15	25	0.76	1.05	58	0.60	1.18	51	1.38	1.13	73	1.10	1	73
Closed-end	30–89 days past due .....	1.23	0.42	90	0.96	0.36	88	1.31	0.49	92	1.23	0.65	83	1.31	0.70	84
	90+ days past due .....	4.68	0.25	96	5.07	0.29	96	5.13	0.26	96	5.69	0.38	94	6.39	0.35	95
Junior lien	Nonaccrual .....	1.34	0.60	86	0.95	0.77	71	0.64	0.67	55	1.18	0.87	76	0.82	0.70	62
	30–89 days past due .....	0.01	0.01	70	0.01	0.01	72	0.02	0.01	80	0	0.02	25	0.04	0.02	76
	90+ days past due .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	77
	Nonaccrual .....	0.02	0.02	53	0.08	0.04	78	0.04	0.03	66	0.06	0.04	66	0.09	0.04	80
Commercial real estate	30–89 days past due .....	0.43	0.16	86	0.23	0.14	74	0.56	0.15	92	0.40	0.26	71	1.55	0.18	99
	90+ days past due .....	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0.15	0.03	89
	Nonaccrual .....	0.13	0.32	32	0.28	0.52	36	0.25	0.38	49	0.53	0.62	49	0.33	0.23	71
Construction and development	30–89 days past due .....	0.01	0.22	35	0.12	0.12	70	0.47	0.17	85	0.38	0.28	70	4.13	0.28	98
	90+ days past due .....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0.22	0.02	94
	Nonaccrual .....	0.13	0.16	64	0.10	0.36	53	0.11	0.20	62	0.31	0.41	65	0.18	0.20	67
1–4 family	30–89 days past due .....	0	0.02	29	0.12	0.02	90	0.06	0.02	84	0.14	0.03	88	1.70	0.06	99
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0.21	0	96
Other	Nonaccrual .....	0.06	0.01	88	0.01	0.02	69	0.01	0.01	70	0.21	0.03	90	0.01	0.02	66
	30–89 days past due .....	0.01	0.17	46	0	0.07	21	0.40	0.13	85	0.24	0.22	68	2.43	0.20	96
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0.01	0.01	79
	Nonaccrual .....	0.07	0.13	66	0.09	0.29	56	0.10	0.16	69	0.09	0.35	53	0.16	0.17	70
Multifamily	30–89 days past due .....	0.51	0.04	94	0.25	0.06	86	0.56	0.07	94	0.08	0.09	64	0.90	0.08	95
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0.01	0	87
	Nonaccrual .....	0	0.07	25	0.02	0.14	50	0.01	0.17	46	0.14	0.11	71	0.03	0.05	58
Nonfarm non-residential	30–89 days past due .....	0.52	0.13	92	0.26	0.14	78	0.58	0.13	88	0.48	0.23	79	1.08	0.14	98
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0.17	0.03	90
	Nonaccrual .....	0.16	0.39	35	0.41	0.66	42	0.35	0.45	54	0.69	0.80	52	0.43	0.28	73
Owner Occupied	30–89 days past due .....	0.30	0.04	96	0.17	0.04	92	0.05	0.04	65	0.24	0.07	91	0.47	0.07	99
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0.09	0.01	93
Other	Nonaccrual .....	0.16	0.14	58	0.26	0.25	61	0.20	0.17	61	0.28	0.27	55	0.29	0.16	76
	30–89 days past due .....	0.22	0.08	80	0.09	0.09	68	0.53	0.08	91	0.24	0.14	74	0.60	0.07	98
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0.07	0.01	90
	Nonaccrual .....	0	0.21	16	0.14	0.40	38	0.15	0.23	48	0.41	0.44	56	0.15	0.10	71
Farmland	30–89 days past due .....	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0	0.63	22	0.24	1.10	52	0	0.69	23	0.21	1.13	43	0.42	0.84	52
Credit card	30–89 days past due .....		1.02			0.63			0.81			0.95			1.19	
	90+ days past due .....		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual .....		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,941,635	1,627,409	1,634,561	1,608,100	1,701,298										
Retained earnings .....	2,655,015	2,341,868	2,498,853	2,151,064	1,899,630										
Accumulated other comprehensive income (AOCI) .....	-243,037	10,133	4,092	15,382	-34,678										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	4,353,613	3,979,410	4,137,506	3,774,546	3,566,250										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	637,793	636,938	640,572	639,275	646,870										
Accumulated other comprehensive income-related adjustments .....	-202,134	42,765	40,691	52,503	6,697										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,917,954	3,299,707	3,456,243	3,082,768	2,912,683										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,917,954	3,299,707	3,456,243	3,082,768	2,912,683										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	412,500	412,500	412,500	412,500	125,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	412,500	412,500	412,500	412,500	125,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	412,500	412,500	412,500	412,500	125,000										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	325,411	352,993	353,169	380,717	408,228										
Non-qualifying capital instruments .....	253,566	253,566	253,566	253,566	253,566										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	264,498	237,009	232,270	291,462	158,461										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	843,475	843,568	839,005	925,745	820,255										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	8,066	8,066	8,066	8,066	8,066										
Tier 2 capital .....	835,409	835,502	830,939	917,679	812,189										
Exited advanced approach tier 2 capital .....															
Total capital .....	5,165,863	4,547,709	4,699,682	4,412,947	3,849,872										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	49,669,674	45,955,668	49,150,312	43,790,510	35,622,693										
Less: Deductions from common equity tier 1 capital .....	637,792	636,938	640,572	639,275	646,869										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	49,031,882	45,318,730	48,509,740	43,151,235	34,975,824										
Total risk-weighted assets .....	43,538,968	36,675,882	40,422,100	34,946,624	31,581,317										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9	11.85	6	9	12.66										
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29										
Tier 1 capital, column A .....	9.95	12.53	7	10.12	13.44										
Tier 1 capital, column B .....	0	0.31	46	0	0.33										
Total capital, column A .....	11.86	14.37	6	12.40	15.42										
Total capital, column B .....	0	0.34	46	0	0.37										
Tier 1 leverage .....	8.83	9.08	43	8.19	9.11										
Supplementary leverage ratio, advanced approaches HCs .....		6.62		6.95	6.71										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	9	11.85	6	9	12.66	2	8.55	12.37	3	8.82	12.35	3	9.22	12.11	6
	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
	9.95	12.53	7	10.12	13.44	3	9.57	13.11	3	10	13.08	3	9.62	12.78	2
	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
	11.86	14.37	6	12.40	15.42	3	11.63	14.91	3	12.63	15.23	9	12.19	14.36	12
	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
	8.83	9.08	43	8.19	9.11	24	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20
		6.62		6.95			6.71			8.72			7.41		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....			0			0			0			0				0	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....			0			0			0			0				0	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			978			1,034			2,110			1,709			1,915	-5.42	-25.23
Other insurance activities income .....			978			1,034			2,110			1,709			1,915	-5.42	-25.23
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			155,798			157,017			157,675			154,637			187,534	-0.78	8.05

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.11	0.36	60	0.12	0.37	58	0.12	0.36	57	0.10	0.41	55	0.13	0.47	55			
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	3.40	12.13	18	3.95	11.54	24	3.83	12	19	4.05	11.03	26	5.87	11.51	29			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	791,652	716,367	687,611	616,402	456,386
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	697,732	659,255	594,174	567,518	418,058
Loans to depository institutions and other banks acceptances .....	31,247	0	10,598	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	62,673	57,111	82,839	48,884	38,328
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	1	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	996	1,013	1,007	1,020	1,031
Interest-bearing bank balances .....	57,430	54,979	91,239	46,837	35,850
Total selected foreign assets .....	850,078	772,359	779,857	664,259	493,267
Total foreign deposits .....	161,892	128,131	118,068	110,029	77,731
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	161,892	128,131	118,068	110,029	77,731

## Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans .....	5.85	0.77	93	5.91	0.64	94	5.92	0.66	94	6.62	0.87	94	6.82	1.25	92
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	

## Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans .....		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans .....	0.06	0.61	30		1.03		0.04	0.79	11	0.19	0.64	38	0.22	0.29	60
Foreign governments and institutions .....		0			0			0			0			0	

## Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases.....	10.51	11.61	61	27.97	-1.19	81	11.55	6.83	67	35.06	-2.40	86	35.37	22.48	81
Total selected assets.....	10.06	18.50	62	22.40	3.19	72	17.40	9.48	75	34.67	2.04	82	35.58	12.40	84
Deposits .....	26.35	-4.80	93	12.30	9.07	58	7.31	0.73	60	41.55	3.46	96	28.22	10.36	80

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,779,022	5,414,487	5,352,217	5,366,565	5,739,569	-11.74	616.63
1–4 family residential loans .....		4,779,022	5,414,487	5,352,217	5,366,565	5,739,569	-11.74	616.63
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	50,880	51,055	50,614	50,403	-100.00	
1–4 family residential loans .....		0	50,880	51,055	50,614	50,403	-100.00	
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		9.38	11.58	10.67	11.90	15.68		
1–4 family residential loans .....		9.38	11.58	10.67	11.90	15.68		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		18.10	20.96	19.84	21.11	23.65		
1–4 family residential loans .....		0.87	1.06	0.92	1.26	1.73		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		15.70	14.19	15.11	13.28	13.35		
Auto loans and other consumer loans.....		40.37	38.94	39.77	39.85	35.29		
Commercial and industrial loans .....		24.95	24.86	24.35	24.51	25.98		
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0.94	0.95	0.94	0.88
1–4 family residential loans.....	0	0.94	0.95	0.94	0.88
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans .....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	1.37	1.32	1.45	1.66
Total retained credit exposure and asset sale credit exposure .....	1.26	1.43	1.44	1.51	1.79
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.46	0.33	0.45	0.42	0.35
Home equity lines .....	0.38	0.32	0.39	0.16	0.98
Credit card receivables .....					
Commercial and industrial loans .....	0.37	0.42	0.53	0.82	1.20
All other loans and leases .....	0.65	0.15	0.86	0.26	0.95
Total managed loans past due 30–89 days .....	0.50	0.29	0.64	0.52	0.90
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.76	1.74	1.76	1.96	1.68
Home equity lines .....	0	0	0	0	0.07
Credit card receivables .....					
Commercial and industrial loans .....	0.04	0.03	0.04	0.08	0.10
All other loans and leases .....	0	0	0	0	0.09
Total managed loans past due 90+ days .....	0.33	0.38	0.37	0.45	0.47
<b>Total Past Due Managed Assets .....</b>	<b>0.84</b>	<b>0.67</b>	<b>1.01</b>	<b>0.96</b>	<b>1.37</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.01	-0.02	0	0.02	0
Home equity lines .....	0.05	-0.14	-0.34	0.42	0.54
Credit card receivables .....					
Commercial and industrial loans .....	0.13	0.18	0.12	0.15	0.37
All other loans and leases .....	0.01	0.03	0.02	0.10	0.03
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.06</b>	<b>0.08</b>	<b>0.05</b>	<b>0.10</b>	<b>0.15</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		55,964	147,323	211,270	308,374	198,534	-62.01	-22.85
Dividends .....		22,000	115,000	145,000	244,000	139,000	-80.87	-60.71
Interest .....		0	0	0	0	261		-100.00
Management and service fees .....		33,964	32,323	66,270	64,374	59,273	5.08	119.58
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		262	250	504	9,465	384	4.80	539.02
Dividends .....		0	0	0	9,000	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		262	250	504	465	384	4.80	539.02
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		56,226	147,573	211,774	317,839	198,918	-61.90	-22.53
Securities gains (losses) .....		132	696	965	-484	0	-81.03	
Other operating income .....		269	892	2,405	1,016	1,008	-69.84	-54.71
Total operating income .....		56,627	149,161	215,144	318,371	199,926	-62.04	-22.61
<b>Operating Expenses</b>								
Personnel expenses .....		64,380	50,891	109,142	75,179	72,925	26.51	168.66
Interest expense .....		13,181	14,056	27,723	28,922	23,003	-6.23	187.11
Other expenses .....		78,807	70,680	150,386	124,545	127,761	11.50	100.31
Provision for loan and lease losses .....		0	0	0	0	18		-100.00
Total operating expenses .....		156,368	135,627	287,251	228,646	223,707	15.29	130.25
Income (loss) before taxes .....		-106,496	15,977	-72,714	87,303	-21,744		
Applicable income taxes (credit) .....		-33,805	-25,918	-56,528	-42,745	-40,776		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		-72,691	41,895	-16,186	130,048	19,032		
Equity in undistributed income of subsidiaries .....		294,595	216,362	482,336	162,942	336,665	36.16	204.84
Bank subsidiaries .....		290,222	212,796	472,315	167,738	331,558	36.39	210.62
Nonbank subsidiaries .....		4,373	3,566	10,021	-4,796	5,107	22.63	36.36
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		221,904	258,257	466,150	292,990	355,697	-14.08	80.01
<b>Memoranda</b>								
Bank net income .....		312,222	327,796	617,315	411,738	470,558	-4.75	108.94
Nonbank net income .....		4,373	3,566	10,021	4,204	5,107	22.63	36.36
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		4,953,800	86.31	4,576,184	85.10	4,854,413	87.82	4,362,881	4,159,612	8.25	61.92
Common and preferred stock .....		4,345,021	75.71	3,970,749	73.84	4,242,778	76.76	3,755,110	3,545,767	9.43	73.14
Excess cost over fair value .....		608,779	10.61	605,435	11.26	611,635	11.07	607,771	613,845	0.55	26.31
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		-100.00
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....		116,930	2.04	105,663	1.96	112,307	2.03	101,866	106,666	10.66	99.64
Common and preferred stock .....		54,254	0.95	41,136	0.76	48,857	0.88	36,261	36,605	31.89	86.51
Excess cost over fair value .....		62,676	1.09	64,527	1.20	63,450	1.15	65,605	70,061	-2.87	112.60
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	70		-100.00
Securities .....		14,911	0.26	17,715	0.33	17,089	0.31	15,250	14,695	-15.83	18.99
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		283,241	4.94	312,931	5.82	181,154	3.28	322,604	96,243	-9.49	347.72
Cash and due from unrelated depository institution .....		1	0	5	0	3	0	3	2	-80.00	-83.33
Premises, furnishings, fixtures and equipment .....		239,942	4.18	255,192	4.75	245,783	4.45	272,970	275,214	-5.98	102.72
Intangible assets .....		8,371	0.15	8,371	0.16	8,371	0.15	8,371	8,371	0.00	0.00
Other assets .....		122,124	2.13	101,252	1.88	108,365	1.96	93,239	77,850	20.61	115.60
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		5,739,320	100.00	5,377,313	100.00	5,527,485	100.00	5,177,184	4,738,723	6.73	69.84
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		131,902	2.30	155,232	2.89	143,612	2.60	166,818	299,108	-15.03	39.69
Subordinated notes and debentures .....		437,162	7.62	436,719	8.12	436,938	7.90	436,506	436,095	0.10	214.44
Other liabilities .....		189,067	3.29	192,785	3.59	194,681	3.52	204,299	58,705	-1.93	258.90
Balance due to subsidiaries and related institutions .....		253,566	4.42	253,566	4.72	253,566	4.59	253,566	253,566	0.00	0.00
Total liabilities .....		1,011,697	17.63	1,038,302	19.31	1,028,797	18.61	1,061,189	1,047,474	-2.56	87.46
Equity Capital .....		4,727,623	82.37	4,339,011	80.69	4,498,688	81.39	4,115,995	3,691,249	8.96	66.50
Perpetual preferred stock (income surplus) .....		412,500	7.19	412,500	7.67	412,500	7.46	412,500	125,000	0.00	230.00
Common stock .....		60,722	1.06	58,770	1.09	58,892	1.07	58,473	57,951	3.32	8.82
Common surplus .....		1,880,913	32.77	1,669,002	31.04	1,685,572	30.49	1,649,990	1,650,278	12.70	24.47
Retained earnings .....		2,616,525	45.59	2,288,969	42.57	2,447,535	44.28	2,080,013	1,899,630	14.31	118.23
Accumulated other comprehensive income .....		-243,037	-4.23	10,133	0.19	4,092	0.07	15,382	-34,679		
Other equity capital components .....		0	0	-100,363	-1.87	-109,903	-1.99	-100,363	-6,931		
Total liabilities and equity capital .....		5,739,320	100.00	5,377,313	100.00	5,527,485	100.00	5,177,184	4,738,723	6.73	69.84
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		253,566	4.42	253,566	4.72	253,566	4.59	253,566	253,566	0.00	0.00
Notes payable to subsidiaries that issued TPS .....		253,566	4.42	253,566	4.72	253,566	4.59	253,566	253,566	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

**Parent Company Analysis—Part 1**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.83	10.52	51	12.27	12.64	53	10.84	11.94	45	7.46	7.29	50	10.28	9.68	62
Bank net income / Average equity investment in banks .....	12.73	11.07	67	14.58	12.37	69	13.39	11.80	68	9.82	7.45	74	12.42	10.51	75
Nonbank net income / Average equity investment in nonbanks .....	7.64	10.05	54	6.88	13.40	45	9.43	13.12	47	4.10	9.75	49	4.90	7.89	51
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11						8.55	
Bank net income / Parent net income .....	140.70	98.83	98	126.93	96.24	97	132.43	96.79	99	140.53	88.16	98	132.29	82.22	99
Nonbank net income / Parent net income .....	1.97	2.55	68	1.38	3.10	60	2.15	3.40	65	1.43	3.59	57	1.44	5.93	62
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	21.40	17.48	72	23.93	16.87	78	22.87	16.81	77	25.78	20.06	75	28.38	20.43	71
Total debt / Equity capital .....	12.04	12.15	62	13.64	11.60	71	12.90	11.71	69	14.66	14.41	67	19.92	14.31	73
Total debt + notes payable to subs that issued TPS / Equity capital .....	17.40	14.28	69	19.49	13.82	75	18.54	13.63	74	20.82	16.67	73	26.79	16.36	74
Total debt + Loans guaranteed for affiliate / Equity capital .....	12.04	12.21	61	13.64	11.69	70	12.90	11.77	68	14.66	14.68	67	19.92	14.56	73
Total debt / Equity capital – excess over fair value .....	14.03	12.27	68	16.13	11.71	75	15.18	11.81	72	17.53	14.52	71	24.45	14.51	73
Long-term debt / Equity capital .....	12.04	11.61	63	13.64	11.05	71	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	14.20	0.09	99	15.44	0.09	99	15.01	0.05	99	16.36	0.08	98	18.53	0.12	98
Long-term debt / Consolidated long-term debt .....	24.05	39.62	31	24.59	39.10	35	28.53	39.86	35	28.99	34.67	42	39.64	28.44	60
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.26	103.92	70	107.90	103.07	78	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92
Total investment in subs / Equity capital .....	107.26	109.01	59	107.90	108.26	67	110.40	108.40	74	108.47	110.16	67	115.58	111.07	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.77	0.41	71	0.66	0.25	78	1	0.29	85	1.19	0.47	78	1.62	0.36	92
Equity investment in subs – equity cap / Net income-div (X) .....	1.02	1.23	55	0.82	0.83	61	1.27	1.05	68	1.68	1.82	60	1.98	1.22	81
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	61.92	126.15	25	110.17	138.64	44	86.88	152.85	19	126.97	136.59	52	92.52	177.68	19
Cash from ops + noncash items + op expense / Op expense + dividend .....	62.59	116.54	31	116.68	130.64	49	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	163.91	92.87	82	109.66	103.17	62	80.97	98.54	31	168.30	134.08	74	123.86	116.34	62
Pretax operating income + interest expense / Interest expense .....	-707.95	1,457.38	0	213.67	1,479.01	20	-162.29	1,835.33	1	401.86	2,016.32	25	5.47	1,968.54	3
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-538.35	1,417.74	1	182.73	1,667.11	16	-89.89	1,770.77	0	320.57	1,539.23	21	37.24	1,632.83	3
Dividends + interest from subsidiaries / Interest expense + dividends .....	33.29	140.52	17	181.51	153.06	69	114.76	174.12	32	220.36	150.43	81	158.05	210.80	37
Fees + other income from subsidiaries / Salary + other expenses .....	23.90	10.93	80	26.79	12.78	77	25.73	11.92	78	32.46	13.95	77	29.73	16.52	74
Net income / Current part of long-term debt + preferred dividends (X) .....	15.87	28.68	37	18.47	41.77	41	16.67	47.61	31	13.71	35.64	41	43.38	57.11	73
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-0.29	3.32	16	4.16	3.64	59	-2.11	3.44	8	4.40	3.85	60	0.49	2.64	38
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10		0	0.04	43
Nonaccrual .....		0.76			0.96			0.92			1.03		0	0.54	40
Total .....		1.12			1.17			1.09			1.13		0	0.58	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.24	1.69	59	0.24	1.79	59	0.24	1.76	61	0.24	2.66	58	0.30	5.62	57
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		82.17			117.68	78.46	81		66.37		66.04	81.10	45	342.11	57.84
Dividends declared / Net income .....	23.85	34	31	19.09	25.30	37	21.16	28.27	35	29.31	42.29	35	18.30	33.08	25
Net income – dividends / Average equity.....	7.49	7.04	60	9.92	9.64	62	8.55	8.62	57	5.28	4.14	65	8.40	6.46	76
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	41.58	128.25	26	233.26	139.49	78	147.02	155.92	57	284.08	132.17	86	213.48	178.13	59
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	10.48	3.41	85	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	41.58	168.66	20	233.26	193.08	71	147.02	203.53	43	294.56	174.85	85	213.48	260.40	48
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	7.05	43.08	23	35.08	36.56	49	23.49	45.96	25	59.26	60.28	50	29.54	66.55	20
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0.06	0.54	55
Management and service fees from bank subsidiaries .....	10.88	0.85	93	9.86	0.90	92	10.74	0.88	93	15.63	1.47	93	12.60	1.55	91
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	17.92	46.71	27	44.94	38.35	59	34.22	51.33	31	74.90	62.88	61	42.19	69.36	23
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	45.98	15	0	54.17	18	0	62.63	8	214.08	56.39	91	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	5.99	0.54	92	7.01	0.63	90	5.03	0.37	91	11.06	0.86	91	7.52	1.92	87
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	5.99	54.49	33	7.01	76.16	29	5.03	87.22	14	225.14	79.84	85	7.52	150.41	16
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	38.85	65.33	28	77.10	67.82	35	67.40	74.16	23	76.64	69.76	32	69.53	67.32	31
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0.13	0.80	54
Management and service fees from bank subsidiaries .....	59.98	1.33	97	21.67	2.08	92	30.80	1.44	97	20.22	1.87	95	29.65	1.81	95
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	98.83	75.26	52	98.77	81.78	56	98.20	83.13	50	96.86	82.20	44	99.30	78.80	68
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	2.83	1.95	78	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0.46	0.01	94	0.17	0.02	91	0.23	0.01	93	0.15	0.02	90	0.19	0.06	90
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.46	5.58	58	0.17	6.48	52	0.23	4.67	50	2.97	4.70	72	0.19	7.29	40
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt .....	44.56	28.16	71	42.84	28.31	70	43.68	26.38	72	42.03	27.08	72	34.49	28.33	69